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determining whether or not the transaction can take place as a function of the user's remaining balance;
proceeding with the transaction and servicing the request if the user's account is sufficiently funded;
calculating the purchase price of the requested goods or services using a rating device; and
updating user's remaining balance at the transaction server.

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7. (Amended) The method of claim 1, wherein the input [device forms part of] is received through a web page.

Cancel claims ~~8~~ and 9.

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10. (Amended) The method of claim 1, wherein the step of calculating the purchase price of the requested goods or services occurs substantially in real time.

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12. (Amended) The method of claim 1, wherein:
the steps associated with receiving the request from the user and servicing the request are performed at [a first location; and
one or more of the other steps are performed at one or more] different locations.

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14. (Amended) The method of claim 1, further including the step of providing the user with an estimated purchase price over the network before a purchase is made.

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15. (Amended) The method of claim 1, further including the step of providing the user with a history of payments over the network.

16. (Amended) The method of claim 1, further including the step of allowing the user to move funds from a bank or credit card account to the transaction server to increase the remaining balance.

18. (Twice Amended) [An] A centralized sensor architecture facilitating e-commerce transactions, comprising:

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- a) an input device for receiving a request for goods or services from a user at a remote location having a personal identification number (PIN);
 - b) an account device for performing account-management functions, including account balance and PIN verification operations;
 - c) a rating device for calculating the price of the requested goods or services;
 - d) a service device for fulfilling the request; and
 - e) a transaction manager coordinating the operations of a) through d).

19. (Twice Amended) The architecture of claim 18, wherein the [devices communicate over] network is the internet.

20. (Twice Amended) The architecture of claim 18, wherein the [devices communicate over] network is an intranet.